

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

LAW OFFICES OF LEE M. PERLMAN
Lee M. Perlman, Esquire
Attorneys for Debtor
1926 Greentree Road, Suite 100
Cherry Hill, NJ 08003
856-751-4224

In Re:
Cynthia M. Adams

Case No.: 22-19420 JNP
Chapter: 13
Hearing Date: November 14, 2023
Judge: Poslusny

CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION

The debtor(s) in this case opposes the following (choose one):

1. ☒ Motion for Relief from the Automatic Stay filed by HSBC Bank USA, N.A.,
creditor,
A hearing has been scheduled for November 14, 2023, at 11:00 AM.

☐ Motion to Dismiss filed by the Chapter 13 Trustee.
A hearing has been scheduled for _____, at _____.

☐ Certification of Default filed by _____.
I am requesting a hearing be scheduled on this matter.
2. I oppose the above matter for the following reasons (choose one):

☒ Payments have been made in the amount of \$ 2,168.43, but have not been
accounted for. Documentation in support is attached.

☐ Payments have not been made for the following reasons and debtor proposes
repayment as follows (explain your answer):

☒ Other (explain your answer): Since the motion for relief has been filed, I have become current
with all of my past due payments.

3. This certification is being made in an effort to resolve the issues raised in the certification of default or motion.
4. I certify under penalty of perjury that the above is true.

Date: 11/07/2023

/s/ Cynthia Adams
Debtor's Signature



Date	Description	Amount	Account
10/19/2023	Check 1390	\$723.00	XXXXXX9658


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CYNTHIA ADAMS
2501 SUSSEX CT.
MOUNT LAUREL, NJ 08054-4240

1390
10-11-2023
017

Oct 9, 2023

Pay to the
Order of Midland mortgage \$ 723.00
Seven Hundred Twenty Three and 00/100 dollars

 **PNCBANK**
PNC Bank, N.A. 160

For 6051923943 Cynthia Adams

⑆03⑆207607⑆ 8026689658⑆ 1390

02 211152329*****XXXXXXXXXXXX000051923943 XXXXXX5494
CREDIT TO THE ACCT WITHIN NAMED PAYEE BOKF18
LACK OF ENDORSEMENT GUARANTEED > 103900036<
98112567 20231019

CHECK BOX FOR MOBILE R/C OFF DEPOSIT






CYNTHIA ADAMS
2501 SUSSEX CT.
MOUNT LAUREL, NJ 08054-4240

1386
9-10-2003
16-00000
977

Pay to the
Order of: Midland Mortgage

\$ 722.81

Seven Hundred Twenty Two and 81/100 Dollars

 PNC Bank, N.A.

For: 00519723943 Cynthia Adams

⑆03⑆1207607⑆ 8026669658⑆ 1386

70291 09/18/2023 220001408 199 398 00002

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CREDIT TO THE ACCT WITHIN NAMED PAYEE
LACK OF ENDORSEMENT GUARANTEED > 1
~~85952465~~ 20230918

XXXXXX5494
BOKF 18
0036 <

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70291 11/01/2023 250008538 26 064 00005

02 2124023309000000000000000000051923943 XXXXXX5494
CREDIT TO THE ACCT WITHIN NAMED PAYEE BOKF18
LACK OF ENDORSEMENT GUARANTEED > 103900036<
98994274 20231101

1



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CYNTHIA ADAMS
2501 SUSSEX CT.
MOUNT LAUREL, NJ 08054-4240

1388
55-760-0312
077

10-24-2023
Date

Pay to the Order of Midland Mortgage \$ 723.00
Seven Hundred Twenty Three and 00/100 Dollars

 **PNCBANK** PNC Bank, N.A. 080

For 00 51923943 Cynthia Adams

⑆031207607⑆ 8026689658⑆ 1388

Harvard Chanin

70291 11/01/2023 250008538 26 065 00005

02 2124023309009000000000000000000051923943
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